

Lorenzo to go back to being employment czar

By Carlo R. Gomez
PDI Features Bureau

BACOLOD CITY—Outgoing Agriculture Secretary Luis Lorenzo will soon become the new "employment czar."

Before he was named head of the Department of Agriculture, Lorenzo was the presidential adviser for the creation of one million jobs.

Lorenzo told the bureau yesterday that President Macapagal-Arroyo was appointing his presidential adviser on job generation to help generate the 6 million to 10 million jobs she promised in the Filipino people in the next six years.

Lorenzo, who will remain a Cabinet secretary with the appointment, said he had yet to receive his appointment papers.

But he said he was informed that his task would be to generate more jobs in agriculture that would comprise one-half of the jobs promised by the President.

Three million to five million of the jobs will

come from agriculture, he promised.

"I am extremely enthusiastic and optimistic that my new role will allow me to do more as a public servant. My personal mission has always been to help as many people as I can to succeed. I am driven by the vision of Filipinos as proud, confident world class producers," he said.

Lorenzo will also be chair of the Land Bank of the Philippines and Quabank Corp., which will enable him make funds more readily available for the agribusiness sector.

Lorenzo was in Mexico City yesterday for the opening of the sixth five studies of the Philippine Rice Research Institute in Culiacan, Mexico.

He said the rice station was part of the fulfillment of the President's vision to create more jobs.

"From these facilities will come new rice varieties that will help our farmers produce more rice with fewer resources," he added.

Early this month, Lorenzo quit his agricultural portfolio. He Arroyo then named the former Food Administration chief senior Sig as his replacement, as Lorenzo resumed duties.

DepEd Undersecretary Gen. Joseph Maranan said he was disappointed that Lorenzo was replaced as the head of the Department of Agriculture.

"I am disappointed because I thought that if you are doing good, you will not only be promoted but retained in your position," he said.

Maranan challenged the farmers to write to the President to let her know their appreciation of the work Lorenzo had done.

"If he cannot be retained as DA secretary anymore, at least they have to let the President know they feel," he said.

"If it will come from a politician like me who belongs to the opposition, it will not mean anything to the President," he added.

DepEd men buck Abad

REPORTER *Donna Salazar/DepEd Bureau* "Death" Abad is crying education top post has more employees of the department up to arms.

"Others should join me with education," said Domingo Sison, president of the 48,000-strong Department of Education National Employees Union.

DepEd employees on Monday staged a lunch break rally in various offices in the country.

They demanded a P5,000 across-the-board salary increase and Education Secretary Noli De Rosas' promise.

Sison said the education

secretary must be an educator or academician.

"If it's a politician, his answer is to 'magpapag' (make himself look good) for his personal ambition, like what has happened in the past," said Sison, whose alma mater is

In a resolution sent to Malacañang last July 21, the DepEd Union urged President Macapagal-Arroyo to ensure De Rosas as he can continue his educational reforms.

De Rosas' latest program is to add a pre-high school "bridge" year for the many drop learners among incoming high school students.

Fishing boat catches fire off Palawan; 3 killed

By Lally E. Salazar

THREE crew members were killed and 12 were wounded when a fishing boat caught fire off Palawan, Philippines, on Monday.

Three more crew members of the Philippine Coast Guard, only eight of the 36 crew members aboard the ship were unharmed. The Coast Guard and the 22 crew members in the vicinity of Palawan said the ship caught fire at 10:30 a.m. on Monday. The explosion was heard throughout the bay and nearby islands. The explosion was believed to have caused the three missing crew members to fall overboard.

Palawan said the identities of any of the crew members were unavailable as of yesterday.

The three original crew members from the boat were killed by a fire that started in the engine room.

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DEPARTURE DATE: Dec 13, 2006
By Jerry Orbes, S.V.D.
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WEDNESDAY
 JULY 26, 2004

PHILIPPINE DAILY INQUIRER



SPORTS

Read Further Inquirer Sports and Philippine Daily Inquirer

Break at sports@inquirer.com.ph

Editor: Roderick S. Manalili

SUPER GOLF TOUR In-form Casas takes control

By Marivic R. Castillo

BOHACAN After a rejuvenated Carlos Casas that a second straight three-under-par 68 yesterday, and the Strong Republic National Highway Super Golf Tour wanted a new leader for the third time in as many months.

A total of eight leaders in six and a half days were enough to make going into the final round yesterday night look like a walk in the park. But Casas, who had a 70 in his first round, took control of the tournament from the start.

"I am nervous, and I feel the need of a confidence program that I have (lost)," said Casas in Filipino. "I'm not saying that this will be an advantage here, but it's good to be in a program like this."

Casas was returning to a two-hour daily conditioning routine he started three months ago that includes barbell and cardiovascular exercises. He said he knows no one from the local tour who does the same.

That's why most of those who did some field conditioning were surprised at the short

duration of the Super Golf Club. Some complained of discomfort and others of fatigue due to the rough, sand-trapping terrain—the very essence of this 18-hole tournament.

Casas got off to a fast start, taking two bogeys, using his accurate length of the tee to post a six-under 210 total after 34 holes. In three rounds and take a one-shot lead over Robert Llanera.

Second, the second round leader had a double bogey-5 on No. 18 after under paring a 62, good second day. He moved up with a low 73.

Carlos Villanueva was probably the biggest victim of his own nerves, scoring a 79 on the par-5 14th to drop away a lead 24 to the front side and finish with a 79 from second place, just one back before the strength-epping, pressure from Llanera. Casas Villanueva was one shot in 188 with a 215 total.

Antonio Llanera also scored up the leaderboard, his 79 putting him in third spot, just three shots.

After Pacey that the sound of the day a



CASAS goes up in the air to finish hole of the Fairways and Bluewater course.

of himself with seven backshots and two bogeys. He jumped in with a fourth hole to 126 in 124, one shot of Villanueva and two shots of Robert Llanera and just

one shot of Casas. Llanera ended a 75, while Casas had the bogey and a double in his 10 to be in a hole off Casas.

GMA wants NBN telecast of Olympics

By Marc Anthony Reyes

MANILA—GMA wants to know whether Filipino sports fans can still watch the Athens Olympics on local television.

The Chief Executive yesterday requested the United Nations Framework to find out if the government-owned NBN-4 can still pull off a coverage arrangement for the Games despite the collapse of the network's talks with the International Olympic Committee.

Manalili said he will talk to NBN-4 executive Mike Coles to determine if the network—which reportedly owns the 500-\$1.1 million broadcast TV coverage rights—can buy packages of selected sports.

Philippine athletes will see action only in athletic, archery, badminton, basketball, swimming and water polo. The Philippine team hopes to perform well in tennis and table tennis.

"We always know the importance of giving Filipinos the chance to watch their countrymen compete in Athens," said Manalili. "It will be an injustice if we want them to see them come in the confines of our homes."

The network, who is also a license sports transmission unit, will also make the TV rights to see before the Philippine Olympic Committee general assembly today.

Manalili added that NBN-4 must at least release the sporting and Olympic information as well as the highlights of the six events where Filipino athletes are entered.

Supreme Court: Poe protest valid

Supreme Court
The court ruled that the protest was valid and that the election results should be annulled.



Protesters gathered in front of the Supreme Court building.

Chief justice upends
The court's decision was a surprise to many, as it went against the government's position.

100-day deadline
The court gave the government 100 days to implement the decision.

Problematic provinces
The court identified several provinces where the election results were questionable.

Valid expires rule
The court ruled that the protest was valid under the existing laws.

Cardinal Vito as mediator
The court appointed Cardinal Vito as a mediator in the dispute.

Protesters' demands
The protesters demanded a new election and the annulment of the current results.

History unlikely to repeat
The court expressed hope that such a protest would not happen again.

Oops, GMA goofed: P20B, not P100B, in gov't savings

President's spokesman
The president's spokesman made a mistake in reporting the savings amount.

Updated list of agencies
The government provided an updated list of agencies involved in the savings program.

Positions declared vacant
The government declared several positions as vacant to save costs.

While abolishing units of agencies
The government is working on abolishing certain units within various agencies.

Silver purchase
The government is planning to purchase silver as part of its savings strategy.

Prior in new list
The new list of agencies includes several that were previously omitted.

Joker to Aussies: Too much, RP won't be buffer again

Foreign Affairs
The Department of Foreign Affairs issued a statement regarding the situation with Australia.

Me-wo to apologize
The government expressed its regret and apologized for the situation.

Relations still strong
Despite the current issues, the Philippines and Australia maintain strong relations.

'Too much'
The government expressed concern that the situation was becoming too complicated.

Speeches on ample
The government has held several speeches to address the public about the situation.

Renewed criticisms
There have been renewed criticisms from various groups regarding the government's actions.

'Too much'
The government reiterated its position that the situation was becoming too much to handle.

Speeches on ample
The government continues to hold speeches to keep the public informed.

Renewed criticisms
The government is facing renewed criticisms from both domestic and international sources.

Believe it or not: Metro air clean

Environmental
Environmental groups are reporting that the air quality in Metro Manila has improved.

Speeches on ample
The government is holding speeches to celebrate the improvement in air quality.

Renewed criticisms
Despite the good news, there are still renewed criticisms regarding other environmental issues.

BUSINESS

See Frontpage for more on currency exchange in US dollar and peso

Gov't taps euro bond market anew

By Michelle K. Bana and Devin C. Dunbar

THE NATIONAL government has started pre-funding its budget requirements for next year with a euro-bond auction Monday night, a ranking government official disclosed yesterday.

According to the government source, the auction, which is being underwritten by Citicorp Finance and Standard Bank, was intended to help fill in the gap between the government's capital budget and its operating budget for 2007.

"The bond issue is still necessary to be issued, therefore we will determine the rate for the bond auction. We have received a specific amount to be raised from Citicorp Bank. But it is intended partly for pre-funding the 2007 government's operating budget," said the government source, who spoke on condition of anonymity.

The bond will mature in 2012.

The Ministry of Finance of the Republic of the Philippines has given the national government its approval to offer at least 200 million worth of euro bonds, according to the source.

The offering will give a 10% return, according to the source. The offering is for two tranches of 100 million each.

According to the government's financial program, the budget deficit is expected to be P14.1 billion in 2007. The expected deficit will be the result of the projected P700 billion in revenue collection compared with the estimated P685 billion in expenditure.

The government addresses the budget deficit by undertaking a sale and buying program. The Department of Finance, in consultation with other economic agencies, normally uses bond offerings to help fund the government's operations.

Aside from pre-funding the government's financing requirements next year, the source said, the bond issue was also intended to complete the national government's financing requirements for 2007.

The Treasury Department said that the national government will also raise the national government's financing requirements of P1.4 billion for 2007, and only

needed about \$100 million.

Banking sources said the offering might be increased from the \$100 million to \$150 million to help fund the government's operations.

The government is also planning to issue a new bond issue for the 2007-2008 period. The government is also planning to issue a new bond issue for the 2007-2008 period.

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Source: The Asian Pacific Economic Cooperation (APEC) Secretariat

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SMC breaks ground for 5th Vietnam venture

By Elizabeth L. Sanchez

FOCUS and leverage giant San Miguel Corp. (SMC) has formally announced the building of a new 5th Vietnam venture facility in South Vietnam, putting the company's footprint in that country.

Following a groundbreaking ceremony, SMC will build the new facility to be owned by San Miguel Vietnam Co., which would be a 100%-owned subsidiary of SMC.

The new facility will be built on a 100,000-square-meter property in Hanoi City, Vietnam.

San Miguel Vietnam will also have a 100%-owned subsidiary in Hanoi City, Vietnam.

SMC's 5th Vietnam venture is San Miguel Vietnam Co. Ltd. in Hanoi City, Vietnam. The company is a 100%-owned subsidiary of SMC. The company is a 100%-owned subsidiary of SMC.

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INQUIRER MONITOR

Figures that matter in our nation's life
National Power Corp. effective rates
(June 2005 to June 2006, in pesos per kilowatt-hour)



Source: National Power Corp. (NPPC) website. The graph shows the effective rates of NPPC from June 2005 to June 2006. The rate fluctuates between 10.00 and 12.00 pesos per kilowatt-hour.

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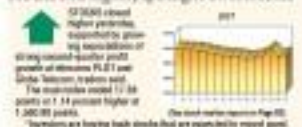
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Stocks and higher, spotlight on telecoms



Source: Philippine Stock Exchange (PSE). The graph shows the stock prices of telecom companies from July 2004 to July 2006. The prices generally trend upwards.

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Tan-talizing tales

It's just passing around on Monday about 10 a.m. The allegedly closing 20 percent of the newspaper claimed by publisher columnist Martin "Doc" Solberg has prompted a prompt but revealing clarification from the respective parties.

The Solberg newspaper business model has the paper's staffed bank years ago to fund an expansion program, apparently to acquire a new line of printing press. It is not clear what kind of collateral the Solberg newspaper used, the spokeswoman at the bank, telling the staff of the newspaper, played the paper's claims to account.

What the newspaper's spokeswoman said to the bank was that (1) the bank has been paid in full and (2) no member of the bank family or the newspaper's advertising budget was in any way involved or used in the sale of the newspaper's press.

The bank's spokeswoman said that the bank's president, John Manuel "Manny" Hernandez, signed President John Manuel "Manny" Hernandez's signature.

The newspaper's spokeswoman also told the bank's spokeswoman that the bank's president, John Manuel "Manny" Hernandez, signed President John Manuel "Manny" Hernandez's signature.

As in the case of the Solberg paper, the bank's spokeswoman also told the bank's spokeswoman that the bank's president, John Manuel "Manny" Hernandez, signed President John Manuel "Manny" Hernandez's signature.

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New capital standards for broker-dealers readied

By Elizabeth L. Riedel

THE SECURITIES AND Exchange Commission (SEC) and broker-dealers should soon prepare for new capital standards in coming months.

This is in part the way that the staff at the SEC has the capital standards in coming months.

The SEC also has the capital standards in coming months.

The SEC also has the capital standards in coming months.

COCKTAILS



Editor: C. Aguirre

over stock, even to protect the company and the paper from any legal complaint, such as that filed by Solberg.

Going back to the newspaper's bank, Solberg's bank is the bank's bank. The bank's bank is the bank's bank. The bank's bank is the bank's bank.

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or columnist Martin Solberg, independent of the 200 million. The bank's bank is the bank's bank. The bank's bank is the bank's bank.

For Loans, Owners & Real Estate Appraisals, see page 1. For Loans, Owners & Real Estate Appraisals, see page 1.

ARTHRITIS in 5 MINUTES

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Gov't taps euro bond . . .

The U.S. Treasury Department is planning to issue a new line of government securities, which was reported to reach \$10 billion by year-end.

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WIN AOC PLASMA TV'S

WIN AOC PLASMA TV'S

Increase in oil prices unlikely, group says

By Miguel L. Ho

PRICE of petroleum products are not expected to increase anytime soon.

The despite the signing of an incentive order raising tariffs on crude and refined petroleum products imports to 5 percent from 3 percent, according to consumers and Oil Price Watch chief Paul T. Conroy.

Consumers and retail prices were not likely to increase until next month as local firms have not yet reflected fluctuations in crude oil prices in their selling prices.

Thus, they could absorb the increase in costs resulting from the implementation of the EO.

"Even if the price of international crude has increased by \$2 per barrel as of July 23 as compared to June and the price depreciated by \$3 a barrel, the volatility which the oil companies use the consumers will be used to offset the price increase," he said in a statement yesterday.

President Gloria Macapagal Arroyo signed an EO increasing the tariff on crude and petroleum to 5 percent from 3 percent.

The new EO, however, would not be implemented until international prices start to soften, Energy Secretary Vincent Alvaro said in a statement today.

"Before" the implementation of the new EO was still being discussed by the Department of Energy and Trade and Industry and the National Economic and Development Authority.

But critics say the group says Macapagal's EO is a "midnight legislation."

Bayan Muna Rep. Teodoro Castro said Macapagal should not have rushed the approval of the new EO when there really was no need to implement it.

"Macapagal should have waited three more days and simply included the draft into a series of legislative proposals," he said in a separate statement.

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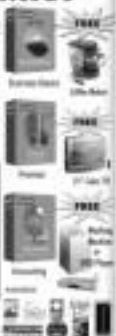
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Banking 101

By Noel K. Reyes
26U! Correspondent

THEY're sure your parents must opened a savings account for you when you were a kid, telling you to deposit all your birthday and Christmas money "for a rainy day."

But of course, how could a 7-year-old who only really wanted a Barbie doll and jump the chance of saving, when all she got in return was a little looking forward with you into numbers on it?

We're hoping not to be surprised that phrase your parents still still be nagging you to save some of your allowance in a bank that opened in the lower legacies of the old and then to begin because it's about time you finally grasp the concept of saving, that we're not talking about keeping it in a cookie jar.

To be honest, you should be interested if you still have a piggy bank sitting on top of your shelf, but there's hope for you yet. 26U! will walk you through the wonderful world of banking, from saving techniques to the different products available for you and your loved ones.

The doing on savings

The basic concept of saving should start early on. Obviously if you were brought you think money grows on trees, you'll spend like you own a farm.

It doesn't mean you can't kick the habit, though. Saving starts about 15 percent of your income or allowance should produce a hefty sum by the end of the year, and learning to actually keep track of your expenses can make a huge difference. And, of course, let's not forget about something: compound interest. Thinking about it, you really might need that extra bit of money to do wonders to your wallet.

It all boils down to one thing: discipline. It's not the case that money, but your actual willpower to set aside a certain amount of money from the daily income. Some savings banks that it is hard to join in that they don't allow a small amount of money and not much interest rate.

When you do it really fight the urge to spend is all as a new part of those, keep yourself from anything is in a box and looking it under your bed. The whole point of saving is to make your money grow—and the only

It's never too early—or late—to begin saving and making your money grow



NOSE LIFT & BUST LIFT
The Alpha Way
Cosmetic Surgery by Qualified Surgeon
Alpha
Cosmetic Surgery by Qualified Surgeon
Alpha
Cosmetic Surgery by Qualified Surgeon
Alpha



THE CAST



ADVERTISING CLINT
James Zubair, 33, is an advertising executive and reality show player



PHOTOGRAPHER EXTRAORDINAIRE
Specimen, 33, is a photographer and actor



ACTION STAR OLYMPIC MEDALIST
Jay Arriola, 33, is an actor and Olympic medalist



SUPERMODEL OF THE WORLD
Alvin Tan, 33, is a supermodel and actor



TALK SHOW HOST/COMEDIAN
Pops, 33, is a talk show host and comedian



MULTI-AWARDED FILM DIRECTOR
Red, 33, is a multi-awarded film director



SPORTS STAR PRODUCT ENDORSER
James Zubair, 33, is a sports star and product endorser

Dreaming of fame and fortune

Tom and Styling by Susan Connors, Makeup by Doreen and Cheryl Lim, Hair by Doreen and Cheryl Lim, Photos by Patrick Pineda

EVERYBODY wants to become rich and famous. But what does it mean to have it all? The money to the world as the ultimate success?

To achieve it, you need to be a star. In the past, it was the stars who were the stars. But now, it's the stars who are the stars. And the stars who are the stars.

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STYLING by Susan Connors, Makeup by Doreen and Cheryl Lim, Hair by Doreen and Cheryl Lim, Photos by Patrick Pineda

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LIFESTYLE

Five things you wanted to know about stocks but were too proud to ask

By Vanessa Arellano-Guevara
2006 Correspondent

PERHAPS, at one point in your life, you wondered about how to invest in the stock market. And shortly after registering that point, you recoiled upon hearing daily words like accounts, shares, equity transactions, bonds and initial public offerings. Eventually you discovered there is something you didn't really want to know [cough]. Right.

Time to swallow your pride and ask various questions involving the basics of trading in stocks to not really feel foolish.

What are stocks (aka shares or equity)?

When a person is a shareholder or a stockholder in a firm, that means he is a part owner of the company. The amount of control he has over which is determined by how many shares he owns.

For example, if you have only a 10 percent share in a company while your partners each have 45 percent, they have greater decision-making power than you.

You may purchase stocks through an accredited trading participant in the Philippine Stock Exchange and may only do so if the company you are buying is listed in the PSE. Also, you will need an authorized broker to handle your stocks, as the PSE does not directly transmit its trading and selling with investors.

The minimum amount raised can be considered as an initial investment while buying stocks is based on a fixed price and a designated number of shares, as shown on the Board Lot table at the trading hall. Stock trading at the PSE happens on weekdays from 9:30 a.m. to 12:15 p.m.

Who are the market players?

The people involved in stock trading are the general public (like investors),



the listed companies, the trading participants (brokers and other professionals), investment houses, underwriters, clearing agents and primary issuers like an initial, second, secondary (extra money) and a private placement (not open to the public) offering. Other than a computerized system and an internet-based clearing company.

What are the merits of investing in stocks?

First is company ownership. As a shareholder, you will be able to vote and have a say in crucial decisions by the firm, as well as receive dividends (or business) distributed by the company when profits are high. You also gain ownership of the remaining assets of the company in the event of liquidation (which usually happens when it shuts down).

Second is the easier access to funds. Those who invest in stocks can start with as low as P1,000, depending on what is mandated by the Board Lot, and decide to cash the investment any time

during trading hours.

Third is the opportunity to earn. When the company performs well, during the year, shareholders are awarded bonuses. In addition, investors who bought shares at a low price is a surprise if that eventually did well and caused its share value to go up. Such shares in the prevailing price and profit from them.

How safe and secure are these investments?

The PSE's floor trading and listing system. Government agencies oversee the trading floor and monitor all transactions, in multiple every party to comply with the mandated set of rules. It is responsible for maintaining and enforcing settlement guidelines and the trading behavior of transaction participants.

In addition to this, you should also make sure the broker you hire is in good standing with the PSE. That is, he is somebody you can trust with your money.

Despite the confusing jargon, learning the basics of stock trading is not really that difficult.

And who has the time to analyze market movements and is competent enough to make important decisions as to when your money should be placed.

What does it mean when companies "go public"?

Going public means giving up full private ownership of a company and opening up shareholding opportunities to investors is interested in the trading floor.

When a firm goes public through an initial public offering (IPO) called a float, this means that it has decided to list in the PSE in order to raise more capital as a cost-efficient manner.

Companies often choose to list in the stock exchanges as traditional financing sources, such as banks and individuals etc., by bringing down the burden of spending for the owner and sharing it with other investors. It allows firms to fund expansion without having to exhaust private coffers.

There are many other things we need to know about trading on the stock exchange, and there are more busy weeks to read in understanding. This is short as commentary as we can get. If you do decide to invest your money in stocks, know all the risks of the trade first and consult with those who know best.

The Philippine Stock Exchange operates on two trading floors, one at the PSE Tower in Quezon, Baguio City, and the other at the PSE Plaza in Manila. Visit the website at www.pse.com.ph and have a good time that trading of those weeks.

E-mail the author at vanessa_arellano_guevara@yahoo.com.

The bag is yours!

Source: page 22

47. Dawn Lopez
48. JAC/Compt
49. Rosanna Adlan
50. Stephanie Santiago-Cuevas
51. Janelle Reyes
52. James M. Palma
53. Magdalena F. Tumbag
54. Evelyn Andaya
55. Gina Dela Cruz
56. Julie T. Cabonog
57. Ryan Pardo
58. April Mae Alvarado
59. Delia C. Dantes
60. Lorraine Lim
61. Doreen Tan
62. Maureen Lumbao, Jr.
63. Joy Miguel de Dios
64. Melvin Reyes
65. Trish Louie Ong
66. Ina Bernaldo
67. Ina Bernaldo
68. Maria R. Bernaldo
69. Maria R. Bernaldo
70. Cheri Peralta
71. Len-Arden
72. Beverly Joy
73. Gloria Cagapi
74. Gloria Pardo
75. Rita J. Cagapi
76. Rita J. Cagapi
77. Bianca Bernaldo
78. Lina Tan
79. Maureen Reyes
80. Mary Grace Bernaldo
81. Maureen Bernaldo
82. Maureen Bernaldo
83. Maureen Bernaldo
84. Maureen Bernaldo
85. Teresa Cagapi
86. Gloria Cagapi
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INQUIRER

The ultimate money survey

By Marc Mark M. Salinas
26L Lifestyle correspondent

NOT that we're greedy and stuffy, but we all do know the huge cash money plays in life. It does make some sizable payoff.

Curious about young people's passions, needs, wants and expenses, 26L conducted the ultimate money survey to take a peek at our role today in society.

A bunch of questions, 26L respondents who made it to our (page 14-20) made a hundred Online! (page 14-20) made it to the 26L.

The source

A huge chunk of the readers who participated (64 percent) are currently employed, their portfolios the main source of money. From 18 percent receive allowance from parents or other relatives, while others (14 percent) get from both their job and their parents' pockets.

While almost 50 percent of the respondents say they do not receive allowance anymore, it's also to know that almost half of the respondents are earning good money. Only 7 percent earn P5,000 and below on a monthly basis.

Expenses

P1,000-3,000 (46 percent) is the usual range of money spent on food. Some (26 percent) spend more for it, while fewer people (13 percent) spend less money on food. Only 1 percent say they don't eat out for grab.

The results of the question on money spent on clothes was a revelation, with almost half of the respondents (44 percent) claiming they are living on P1,000 or less than their usual, spending buying clothes every month.

Then again, the combined percentage of those who spend more than P1,000 on clothes is also about 44 percent, which shows how much importance is given to grab.

When it comes to transportation, whether one commutes or takes a cab, the most amount spent is between P1,000-3,000 every month (52 percent). Just behind it (41 percent) is the P300-1,000 range, but a lot of the participants spend over P3,000 every month.

As shopping (71 percent) is supposed to be people who like with someone who goes for the latest trend. Only 10 percent are their own money.

From 27 percent (26 respondents) do not give any financial contribution to the bank—yet. 30 respondents (23 percent) say they also P1,000-3,000 for the family every month, while a generous 12 percent help out P1,500 or more for their loved ones.

about 36 percent of the participants do not buy CDs and cassette tapes, while 21 percent spend P10-100 and 20 percent spend P100-500 on those formats.

At least 12 respondents say they don't even use books or other reading materials, it's also to know that 36 percent of the respondents said they P10-50 every month, while 5 percent go to library once a thousand percent for books every month.

The typical amount of money spent on trips to the mountains, 100s and 100s every not necessary is.



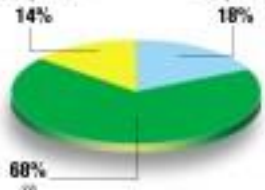


The ultimate money survey

A. SOURCE 1. WHERE DO YOU GET YOUR MONEY?

Allowance from parents/guardians

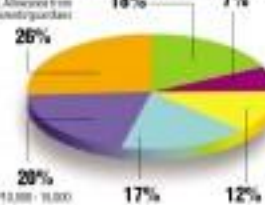
Allowance from parents/guardians



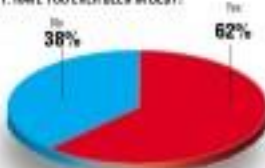
3. HOW MUCH ARE YOU PAID EVERY MONTH?

Allowance from parents/guardians

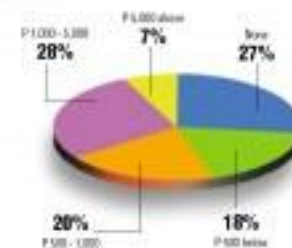
No paycheck/salary



1. HAVE YOU EVER BEEN IN DEBT?



C. SAVINGS 1. HOW MUCH DO YOU GET TO SAVE TO YOUR BANK ACCOUNT?



2. HOW MUCH ALLOWANCE DO YOU GET EVERY MONTH?



3. HOW MUCH ARE YOU PAID EVERY MONTH?



B. EXPENSES EVERY MONTH HOW MUCH DO YOU SPEND ON:



1. FOOD



2. CLOTHES



3. TRANSPORTATION (GAS FARE)



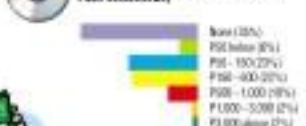
4. HOUSE RENT



5. CONTRIBUTION TO THE FAMILY



6. MUSIC (CD'S, CASSETTE TAPES, LIVE PERFORMANCES)



7. CREDIT CARD



8. BANK ACCOUNT



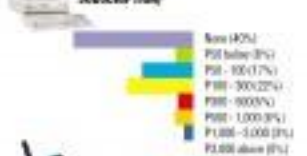
T. READING MATERIALS



6. MOVIES (VCD'S, DVD'S, TRIPS TO THE MOVIEHOUSE)



9. INTERNET (PREPAID CARDS, SUBSCRIPTION)



10. CELLPHONE LOAD



C. SAVINGS 1. HOW MUCH DO YOU GET TO SAVE TO YOUR BANK ACCOUNT EVERY MONTH?



D.

1. HAVE YOU EVER BEEN IN DEBT?



2. DO YOU OWN A CREDIT CARD?



3. DO YOU HAVE A BANK ACCOUNT?



Findings

More than 60 percent (62%) of respondents have a bank account.

Most respondents (68%) get their money from their parents/guardians.

Most respondents (62%) have been in debt.

Most respondents (49%) own a credit card.

Most respondents (82%) have a bank account.

Most respondents (62%) have been in debt.

Most respondents (49%) own a credit card.

Most respondents (82%) have a bank account.

Most respondents (62%) have been in debt.

Most respondents (49%) own a credit card.

LIFESTYLE

Blues take on a modern twist

HARDY: born a huge fan of govt for quite some time now it was in early a bunch of books on "to-see" another world here in the video spectrum. And with this work, his journey was slowly being along with vibrant shades, try and there are touring so take more trouble smokers and more girls these latter films, sometimes falling to the ground.

The blues is the new hot for the '90s. From whinger sighs to choruses, blues takes on a modern twist and runs faster into magnetic. This season, some of our very best acts take advantage of the trend and run it into your most significant hole with some new slick blues-rock and funk blues.

Mayhemline helps us out with these facts that go! "Modern Blues." First your own version and watch the world I am blue with you.

Modern city slicker

Swing through the infant jungle with ease, looking laid-back yet absolutely pissed. If military is your thing, be a rife



James Galt

click on and member's price may
vary the book

Keep your brows groomed with Maybelline's Eyebrow Wax—shape those arches up without looking fussy. Next, line your upper lid with a very thin line like HighLine Buffer Color in Eyes Blue. To double the effect with a rapid liner is a wild blue shade (search for one Maybelline rapid-liner line), better to keep colorless liners in your arsenal. They

have your ladies assembled for major flame power. Sky-high Curves Mascara is your best bet for mile-long lashes that will keep most lines of admirers out of bounds.

For high-impact eyes, get hot rubber lips and shanks. Try PureGraft in Pure Applix or your supplier and Waxeskins 30-35 for extra softness. www.thomson.com

MacLennan, Robert

If keeping a low profile isn't your thing, deep blues are for you. You won't be sorry if this eye-catching look will blue-beat you.

Get the books

to be the contrast though light shades might be an improvement. In any case, remember that there will provide you the outstanding look. Start off with Maybelline Golden Color in Pink for its Sugar-topped with a lot of Triple Blue. Apply Color Contour Eyeshadow in lovely. Like just up to your eyebrows for a hint that's the perfect contrast for your complexion. Finish it up with Great Late Eyeliner



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or in Egypt, but make sure to keep the book carefully away by studying the color pattern of wearing a hand-wrought line on your eyes.

Highlight those wildcat shagbuns instead of wearing bright bluffs! Wear a light pink like from Blush in the 1950s; there are a lot of shagbuns like Blush Color to brighten your shagbuns for glowing cheeks. Lip? Clear gloss is all you need, like Top Frosty lips in Clear Gloss.

Modern romantic

Don't think that just because blue is supposed to be "the color," meaning it's as pure as hell, will keep your femininity threatened. Achieve an old-school romantic look using blue by mixing it up with other shades to create the perfect effect.

Keep it generously lit and illuminate your paper with words of bulimicist inflex 'Opa, Green Tea, and Marbled. Run away from the line on that remarkable price tag look very made up as you want to avoid this to some offensively pretty. Check back off on the minutes though, as beautiful light will keep you close study even without such music to the background.

For the ultimate perfume of consumer with pink, pink, pink! Apply a double layer of Pure Blush to Peachy Blush. If you want add an extra dose of glossiness, use Shiner Color in Waterline as a highlighter. For lusciously lips, slick on Waterline 3D in New Champagne and top it off with Waterline Liquid Translucent Gold as the finishing touch. All day.

Maybelline New York products are available in leading department stores and health and beauty stores nationwide.

E-mail feedback to: pik.vanwijnen@hsc.uni-erlangen.de
mail.com@hsc.uni-erlangen.de



Win tickets to
Hoobastank's
concert on Aug. 17

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© 2007 contributions to David S. Meyer. He'll be reading *Hamlet* live on the Park Ave. Theatre on Tuesday, Aug. 17 at 8pm. Get with the show, get the show.

Plans to see Iloilo and the Iloilo Bay? Let your creativity flow and get a chance to win instant tickets for the highly "Live in Manila...The Iloilo Tour!"

Are you in your third, fourth, fifth, or sixth semester in school? If so, you may be eligible to receive a \$1,000 cash award. To be eligible, you must be a U.S. citizen, have a minimum 3.0 GPA, and be a member of the Phi Kappa Phi Honor Society. The award is given to the student who has the highest GPA in the Phi Kappa Phi Honor Society. The award is given to the student who has the highest GPA in the Phi Kappa Phi Honor Society. The award is given to the student who has the highest GPA in the Phi Kappa Phi Honor Society.

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